Case 09-26266 Doc 1 Filed 07/21/09 Entered 07/21/09 08:44:21 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 39

#### United States Bankruptcy Court Northern District of Illinois Eastern Division

									-	•	
Name of Debtor (if individual, enter Last, First, Middle):						Name	Name of Joint Debtor (Spouse) (Last, First, Middle)				
Lumbreras, Gracie A											
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-1595							our digits of Soc re than one, stat		idual-Taxpaye	r I.D. (ITIN) No./Complete EIN	
Street Address o	of Debtor (N	o. & Street, Ci	ty, and State	e):		Stree	t Address of Joi	nt Debtor (No.	& Street, City	, and State):	
552 N. Ma	aple										
Wood Da	le IL			6	0191						
County of Reside	ence or of th	ne Principal Pla	ace of Busin	ess:		Coun	ty of Residence	or of the Princ	cipal Place of	Business:	
		DUP	AGE								
Mailing Address	of Debtor (if	f different from	street addre	ess)		Mailin	g Address of Jo	oint Debtor (if o	different from s	street address):	
Location of Princ	cipal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):					
Type of Debt	or (Form of	Organization)	T	Nature of Bu	siness	<del></del>	pter of Bankru	ptcy Code Un	der Which th	e Petition is Filed (Check one box)	
,	neck <b>one</b> box)	Joint Debtors)	Ⅱ □ Heath	(Check <b>one</b> n Care Busine	,		Chapter 7			450 6	
	oit D on page			e Asset Real			Chapter 9			15 Petition for Recognition eign Main Proceeding	
☐ Corporat	tion (include	s LLC & LLP)	defined in 11 U.S.C §101 (51B)			'   - `	Chapter 11				
☐ Partnersh	hip			broker			Chapter 12 Chapter 13		•	15 Petition for Recognition eign Nonmain Proceeding	
☐ Other (If	debtor is no	ot one of the	☐ Comr	modity Broker	-		aptor 10	Nature o	f Debts (Check	( one Box)	
	ntities, check		<b>I</b>	ing Bank							
and state	e type of ent	illy below.)	Other	Tax-Exempt	Entity		ebts are primar ebts, defined in	•	☐ Deb deb	its are primarily business ts.	
			(0	Check box, if ap	plicable.)	§	101(8) as "incu	rred by an			
Debtor is a tax-exempt organization under Title 26 of the					idividual primari ersonal, family,	-					
United States Code (the Internal						urpose."					
		Filing Fee (C		nue Code).				Cha	apter 11 Debt	ors	
■ Filing Fee att	ached	rillig ree (C	neck one box,	)			Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)				
T lillig i ee att	acried						I I I I I I I I I I I I I I I I I I I				
Filing Fee to										, ,	
		court's consider in installments		, 0		_	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to				
☐ Filing Fee wa	wior roques	tod (applicable	to chapter	7 individuals	only) Must		insiders or affliates) are less than \$2,190,000.  Check all applicable boxes:				
_ ~	•	for the court's	•		• /						
							Acceptances of the plan were solicited prepetition from one of more classes of creditors, in acccordance with 11 U.S.C. § 1126(b).				
Statistical/Adm										This space is for court use only	
	ates that, at		ot property is	s excluded ar			es paid, there w	vill be no			
Estimated Numbe	er of Creditor	s 🔲									
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001	50,001 100,000	Over		
Estimated Assets	_						50,000		100,000		
\$0 to	\$50,001to	\$100,001 to	\$500,001	<b>1</b> ,000,001	\$10,000,001	\$50,000,001		\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion		
Estimated Liabilit	ies										
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
ı			million	million	million	million	million				

Case 09-26266 Doc 1 Filed 07/21/09 Entered 07/21/09 08:44:21 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 39 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Lumbreras, Gracie A All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Jonathan D Parker Jonathan D Parker Dated: 07/21/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord)

# Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Lumbreras, Gracie A

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Gracie A Lumbreras Gracie A Lumbreras

Dated: 07/01/2009

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### << Sign & Date on Those Lines

### Signature of Attorney /s/ Jonathan D Parker

Signature of Attorney for Debtor(s)

#### Jonathan D Parker

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 07/21/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



## Document Page 4 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras Debtor** 

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 07/01/2009

/s/ Gracie A Lumbreras
Gracie A Lumbreras



Sign & Date Here

## Document Page 5 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras Debtor** 

Bankruptcy Docket #:

Page 1 of 1

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated	d: 07/01/2009	Sign & Date Here
l certi	fy under penalty of perjury that the information provided above is true and correct.	
do	<ol><li>The United States trustee or bankruptcy administrator has determined that the credit counseling requirement opes not apply in this district.</li></ol>	if 11 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
р	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasor articipate in a credit counseling briefing in person, by telephone, or through the Internet.);	able effort, to
of	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so frealizing and making rational decisions with respect to financial responsibilities.);	as to be incapable
by	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must y a motion for determination by the court.]	oe accompanied
m th	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 our bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a contain an agement plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case and 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be districted with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	oy of any debt ase. Any extension of
;	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the se days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize here.]	counseling requirement
<del></del>	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling ag United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and ass performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan the agency no later than 15 days after your bankruptcy case is filed.	sisted me in to me. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agunited States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and ass performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. certificate and a copy of any debt repayment plan developed through the agency.	isted me in

PFG Record # 401622 B 1D (Official Form 1, Exh.D)(12/08)

## Document Page 6 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras , Debtor

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOU	JNTS SCHEDULED			
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$5,650	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$-	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$44,500	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,427		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,355		
TOTALS	\$ 5,650 TOTAL ASSETS	\$ 44,500 TOTAL LIABILITIES					

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Gracie A Lumbreras / Debtor** 

Bankruptcy Docket #:

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 1,427.21
Average Expenses (from Schedule J, Line 18)	\$ 1,355.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 1,665.92

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 44,500.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 44,500.00

## Document Page 8 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras, Debtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim			
[x] None							
Total Market Value of Real Property (Report also on Summary of Schedules)							

PFG Record # 401622 B6A (Official Form 6A) (12/07) Page 1 of 1

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras, Debtor

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Harris Bank checking account #xxxxx2264	Н	\$	450
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD player, sofa, vacuum, table, chairs, lamps, bedroom sets, microwave, pots/pans, dishes/flatware	Н	\$	1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	100
06. Wearing Apparel		Necessary wearing apparel.		\$	50
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	50
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X	DCD (Official Fo			

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERT	Y		
Type of Property	N O N E	Description and Location of Property	, C	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X				
13. Stocks and interests in incorporated and unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles.	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.		2004 Pontiac Sunfire (over 100,000 miles)	н	\$	4,000
PFG Record # 401622		B6B	(Official Form 6	B) (12/07)	Page 2 of 3

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	C H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$5,650		

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.  Harris Bank checking account #xxxxx2264	735 ILCS 5/12-1001(b)	\$ 450	\$ 450
04. Household goods and furnishings, including audio, video, and computer equipment.  Household goods; TV, DVD player, sofa, vacuum, table, chairs, lamps, bedroom sets, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,900	\$ 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
07. Furs and jewelry.  Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
25. Autos, Truck, Trailers and other vehicles and accessories.  2004 Pontiac Sunfire (over 100,000 miles)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 1,600	\$ 4,000
PEG Record # 401622	B6C (Offic	 :ial Form 6C) (12/	 07)

## Document Page 13 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras, Debtor** 

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
[x] None								

(Report also on

Summary of

Schedules.)

**Total** 

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

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#### Document Page 14 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras. Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras / Debtor

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	American Express Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: 3772 432638 91005			Dates: 2003-2009 Reason: Credit Card or Credit Use				\$ 2,100
2	Bank of America Attn: Bankruptcy Dept. Po Box 1598 Norfolk VA 23501 Acct #: 4319 0410 3144 9806			Dates: 2004-2008 Reason: Credit Card or Credit Use				\$ 10,800

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

NES Bankruptcy Department 29125 Solon Rd Solon OH 44139

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In re

**Gracie A Lumbreras / Debtor** 

	SCHEDULE F - CREDITORS	H	OL	DING UNSECURED NON-PR	RIO	RI	ΓΥ	CLAIMS
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3	Bank of America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884 Acct #: 7497 5632 5960 23			Dates: 2006-2008 Reason: Credit Card or Credit Use				\$ 11,000
	Law Firm(s)   Collection Agent	(s) F	Rep	resenting the Original Creditor				
	Viking Collection Service, Inc Attn: Bankruptcy Department PO Box 59207 Minneapolis MN 55459							
4	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285			Dates: 2002-2009 Reason: Credit Card or Credit Use				\$ 5,100
	Acct #: 5178 0521 8036 3828							
	Law Firm(s)   Collection Agent	(s) F	₹ері	resenting the Original Creditor				
	NCO Financial Systems Bankruptcy Department PO Box 12100 Trenton NJ 08650							
5	Carsons/HSBC Attn: Bankruptcy Dept. Po Box 15521 Wilmington DE 19805			Dates: 1984-2008 Reason: Credit Card or Credit Use				\$ 2,100

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Acct #: 196952871

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In re

**Gracie A Lumbreras / Debtor** 

SCHEDULE F - CREDITORS		OI	DING UNSECURED NON-PR	RIO	RIT	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	L H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
6 Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 5401 6830 3950 9945			Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 10,800
Law Firm(s)   Collection Agent(	(c) [	- Pani	resenting the Original Creditor			1	
Michael D. Fine Bankruptcy Department 131 S. Dearborn St., floor 5 Chicago IL 60603  Clerk of the Court, DuPage Co. Doc # 09 AR 1648 PO Box 1028 Wheaton IL 60187							
7 JC Penney/GEMB Attn: Bankruptcy Dept. Po Box 984100 EI Paso TX 79998			Dates: 2004-2009 Reason: Credit Card or Credit Use				\$ 800
Acct #: 2484 1968 8210							
Law Firm(s)   Collection Agent(	(s) F	Rep	resenting the Original Creditor				
Penncro Associates, Inc. Bankruptcy Department PO Box 538 Oaks PA 19456		•					
8 New York & Company/WFNNB Attn: Bankruptcy Dept. 220 W Schrock Rd Westerville OH 43081			Dates: 1983-2009 Reason: Credit Card or Credit Use				\$ 900
Acct #: 638368589							
Law Firm(s)   Collection Agent(	(s) F	Rep	resenting the Original Creditor				

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World Financial Net. Natl Bank

**Bankruptcy Department** 

PO Box 182273 Columbus OH 43218 Case 09-26266 Doc 1 Filed 07/21/09 Entered 07/21/09 08:44:21 Desc Main Document Page 18 of 39

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras / Debtor** 

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
9 Wal-Mart Bankruptcy Department PO Box 530927 Atlanta GA 30353 Acct #: 6032 2071 2103 4145			Dates: 2005 Reason: Credit Card or Credit Use				\$ 900

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Allied Interstate
Bankruptcy Department
3000 Corporate Exchange Dr. 5th Fl
Columbus OH 43231

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 44,500.00

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In re

Gracie A Lumbreras, Debtor

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

Page 1 of 1

[x] None

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## Document Page 20 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras, Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Set 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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## UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras, Debtor

Bankruptcy Docket #:

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE							
Status: Single	None							
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT						
Occupation:	Baby-Sitter							
Name of Employer:	Self-Employed							
Years Employed								
Employer Address:								
City, State, Zip	,							

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
Monthly Gross Wages, Salary, and commissions	\$ 70.00	\$ 0.00			
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 70.00	\$ 0.00			
4. LESS PAYROLL DEDUCTIONS	<b>4</b> 1 0.000	7 0.00			
a. Payroll Taxes and Social Security	\$ 8.00	\$ 0.00			
b. Insurance	\$ 0.00	\$ 0.00			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify)  Pension:	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 8.00	\$ 0.00			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 62.00	\$ 0.00			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
8. Income from real property	\$ 0.00	\$ 0.00			
Interest and dividends	\$ 0.00	\$ 0.00			
<ol> <li>Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.</li> </ol>	\$ 0.00	\$ 0.00			
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 1,365.21	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,427.21	\$ 0.00			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 1,427.21				
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

## UNITED STATES BARKRUPT GY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras / Debtor** 

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(	S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. P payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	rorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures late	oeled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ -
<ul> <li>a. Real Estate taxes included? [] Yes [x] No</li> <li>b. Property insurance included? [] Yes [x] No</li> <li>2. Utilities: a. Electricity and Heating Fuel</li> <li>b. Water, Sewer, Garbage</li> </ul>	\$ 220.00 \$ -
c. Cellphone, Internet	\$ 80.00
d. Other Home Phone and Cable Television	\$ -
3. Home Maintenance (repairs and upkeep)	\$ -
4. Food	\$ 350.00
5. Clothing	\$ 25.00
5. Clouding 6. Laundry and Dry Cleaning	\$ 50.00
7. Medical and Dental Expenses	\$ 20.00
•	\$ 265.00
3. Transportation (not including car payments) <b>Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train</b> 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 30.00
10. Charitable Contributions	\$ -
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	·
b. Life	\$ 60.00
c. Health	<b>\$</b> -
d. Auto	\$ 80.00
e. Other	<b>\$</b> -
12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	¢
a. Auto	\$- c
b. Reaffirmation Payments c. Other \$-	<del>\$ -</del> \$-
14. Alimony, maintenance and support paid to others	<del>5-</del> \$-
15. Payments for support of additional dependents not living at your home	<del>φ-</del> \$-
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	<del>φ-</del> \$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	Ψ-
\$145.00 \$30.00 \$0.00 \$ - \$ -	\$175.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 1,355.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing <b>None</b>	this document
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 1,427.21
• .	\$ 1,355.00
b. Average monthly expenses from Line 18 above	T .,
<ul><li>b. Average monthly expenses from Line 18 above</li><li>c. Monthly net income (a. minus b.)</li></ul>	\$ 72.21

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras Debtor** 

Bankruptcy Docket #:

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 07/01/2009 /s/ Gracie A Lumbreras

Gracie A Lumbreras

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras, Debtor

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$ 489 2008: \$15,663 2007: \$39,226	Employment	
X	Spouse		
	AMOUNT	SOURCE	_

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras, Debtor** 

**AMOUNT** 

STATEMENT	OF FINANCIA	I VEEVIDS
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02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

SOURCE

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods o services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and AddressDates ofAmountAmountof CreditorPaymentsPaidStill Owing

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of
 Amount Paid or Value of
 Amount

 of Creditor
 Payment/Transfers
 Transfers
 Still Owing

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras, Debtor

STATEMENT OF FINANCIAL	
SIAIEMENI DE ENANCIAL	

NONE

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of **Transfers** 

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION

**STATUS** OF DISPOSITION

**Chase Bank** V. **Gracie Lumbreras**  Collection

Circuit Court of DuPage **County - Eighteenth Judicial** Circuit

Pending

09 AR 1648



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

PFG Record # 401622

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In re

Gracie A Lumbreras, Debtor

Value

of Property

06. ASSIGNMENTS AND RECEIV	/ERSHIPS:		
case. (Married debtors filing under	perty for the benefit of creditors made wit chapter 12 or chapter 13 must include and s are separated and a joint petition is not	ny assignment by either or both	
Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement	
preceding the commencement of t	n in the hands of a custodian, receiver, or his case. (Married debtors filing under ch whether or not a joint petition is filed, unle	apter 12 or chapter 13 must incl	ude information concerning
Name and Address	Name & Location of Court Case	Date of	Description and Value of
of Custodian	Title & Number	Order	Property
usual gifts to family members aggithan \$100 per recipient. (Married of	ons made within one year immediately pr regating less than \$200 in value per indivi- debtors filing under chapter 12 or chapter ed, unless the spouses are separated and Relationship to Debtor, If Any	dual family member and charita 13 must include gifts or contribu	ble contributions aggregating
commencement of this case. (Mar	r casualty or gambling within one year imi ried debtors filing under chapter 12 or cha s the spouses are separated and a joint p	apter 13 must include losses by	

of

Loss

if Loss Was Covered in Whole or in

Part by Insurance, Give Particulars

## Document Page 28 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

NONE

S	TATEMENT OF FI	NANCIAL AFFAIRS	
09. PAYMENTS RELATED TO DEB	T COUNSELING OR BANKRUF	PTCY:	
	under the bankruptcy law or pre	debtor to any persons, including attorr paration of a petition in bankruptcy wit	
Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property
Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603		2009	Payment/Value: \$ 1,800.00
	rneys, for consultation concernir	PTCY: List all payments made or proping debt consolidation, relief under the timencement of this case.	
Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or description and Value of Property
MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227		2009	\$50.00
10. OTHER TRANSFERS			
transferred either absolutely or as se	ecurity with two (2) years immedi must include transfers by either	ary course of the business or financial ately preceding the commencement of or both spouses whether or not a joint	this case. (Married debtors
Name and Address of		Describe Property	
Transferee, Relationship		Transferred and	
to Debtor	Date	Value Received	
10b. List all property transferred by t trust or similar device of which the d	, , , <del>,</del>	nmediately preceding the commencen	nent of this case to a self-settled
Name of	Date(s)	Amount and Date	
Trust or	of	of Sale or	
other Device	Transfer(s)	Closing	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras, Debtor** 

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras, Debtor

STATEMENT	OF FINANCIAL	<b>AFFAIRS</b>
SIAICMEN	OF FINANCIAL	AFFAIRS

#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

 Name
 Dates of Occupancy

 1198 Swan Dr
 Same
 01/2005 - 02/2008

 Elburn, IL 60119
 01/2005 - 02/2008

NONE

#### 16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras, Debtor** 

		TATEMENT OF FIN		
		every site for which the debtor prov unit to which the notice was sent a	ided notice to a governmental unit of nd the date of the notice.	f a release of Hazardous
	Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
d	-		s or orders, under any Environmenta nental unit that is or was a party to th	
			Status of	
a e p ir	ending dates of all businesses in was partnership, sole proprietor, or was mmediately preceding the commer	he names, addresses, taxpayer ide hich the debtor was an officer, direct self-employed in a trade, professio	Disposition  entification numbers, nature of the buttor, partner, or managing executive n, or other activity either full- or parted debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years
a e p ir v	Governmental Unit  8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whomethership, sole proprietor, or was mediately preceding the commer within six (6) years immediately prefit the debtor is a partnership, list the	Number  ME OF BUSINESS  the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case, addresses, taxpayer identication the debtor was a partner or own.	Disposition  entification numbers, nature of the buttor, partner, or managing executive n, or other activity either full- or parted debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and
a e p in w u lite e (()	Governmental Unit  8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the ending dates of all businesses in whost the ending dates of all businesses in whost the ending six (6) years immediately preceding the ending dates of all businesses in whost debtor is a corporation, list the	Number  ME OF BUSINESS  the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case anames, addresses, taxpayer identication the debtor was a partner or ow the commencement of this case.  The names, addresses, taxpayer identication to the debtor was a partner or ow the commencement of this case.	Disposition  entification numbers, nature of the bustor, partner, or managing executive n, or other activity either full- or partedebtor owned 5 percent or more of case.	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and
a e p iiii w (()	Governmental Unit  8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the ending dates of all businesses in whost the ending the commer within six (6) years immediately preceding the ending dates of all businesses in whost the debtor is a corporation, list the ending dates of all businesses in whost the ending dates of all businesses in whost dates of all businesses in whoth dates of all businesses i	Number  ME OF BUSINESS  the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case anames, addresses, taxpayer identication the debtor was a partner or ow the commencement of this case.  The names, addresses, taxpayer identication to the debtor was a partner or ow the commencement of this case.	Disposition  entification numbers, nature of the bustor, partner, or managing executive in, or other activity either full- or partle debtor owned 5 percent or more of case.  diffication numbers, nature of the busined 5 percent or more of the voting diffication numbers, nature of the busined 5 percent or more of the busined 5 per	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and

PFG Record # 401622 B7 (Official Form 7) (12/07) Page 8 of 12

## Document Page 32 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras, Debtor

Address

	STATEMENT OF FIN		
The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.  (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)			
List all bookkeepers and account the keeping of books of account		ately preceding the filing of this bankruptcy case kept or super	
Name and Address	Dates Services Rendered		
	who within two (2) years immediately d a financial statement of the debtor.	preceding the filing of this bankruptcy case have audited the bo	
Name	Address	Dates Services Rendered	
	who at the time of the commencements of account and records are not available.	of this case were in possession of the books of account and reble, explain.	
Name	Address		
	,	mercantile and trade agencies, to whom a financial statement	
issued by the debtor within two (	(2) years immediately preceding the co	ommencement of this case.	
Name and	Data		

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In re

	OTATEMENT OF THE	IANCIAL AFFAIRS	
20. INVENTORIES			
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	vo inventories taken of your property, the nan is of each inventory.	ne of the person who supervised th	ne taking of each inventory,
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other	
Inventory	Supervisor	basis)	-
b. List the name and addr	ess of the person having possession of the re	ecords of each of the inventories re	eported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
	RS, OFFICERS, DIRECTORS AND SHAREH rship, list nature and percentage of interest of		
	,		-
A. If the debtor is a partne     Name     and Address  21b. If the debtor is a corp	rship, list nature and percentage of interest of Nature	f each member of the partnership.  Percentage of Interest  oration; and each stockholder who	o directly or indirectly owns,
A. If the debtor is a partne     Name     and Address  21b. If the debtor is a corp	Nature of Interest	f each member of the partnership.  Percentage of Interest  oration; and each stockholder who	o directly or indirectly owns,
a. If the debtor is a partne  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature of Interest  Poration, list all officers & directors of the corpore of the voting or equity securities of the control of the voting or equity securities of the voting or equity securities of the control of the voting or equity securities of the voting or equity securities of the voting of t	Percentage of Interest  oration; and each stockholder who orporation.  Nature and Percentage of Stock Ownership	-
a. If the debtor is a partne  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature Of Interest  Overation, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or equity securities.	Percentage of Interest  oration; and each stockholder who orporation.  Nature and Percentage of Stock Ownership	-
a. If the debtor is a partne  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature of Interest  Poration, list all officers & directors of the corpore of the voting or equity securities of the control of the voting or equity securities of the voting or equity securities of the control of the voting or equity securities of the voting or equity securities of the voting of t	Percentage of Interest  Oration; and each stockholder who prporation.  Nature and Percentage of Stock Ownership  DLDERS:  hip interest of each member of the	-

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In re

	STATEMENT OF FIN		
22b. If the debtor is a corpora immediately preceding the co		ationship with the corporation terminated within one (1) ye	ar
Name and Address	Title	Date of Termination	
23. WITHDRAWALS FROM A	A PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
·	•	utions credited or given to an insider, including compensa ner perquisite during one year immediately preceding the	tion in a
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
for tax purposes of which the case.	list the name and federal taxpayer identifidebtor has been a member at any time wi	cation number of the parent corporation of any consolidate thin six (6) years immediately preceding the commencement	• .
If the debtor is a corporation, for tax purposes of which the case.  Name of	list the name and federal taxpayer identificed by the same and federal taxpayer identification and time with the same and	• • • • • • • • • • • • • • • • • • • •	• .
If the debtor is a corporation, for tax purposes of which the case.	list the name and federal taxpayer identifidebtor has been a member at any time wi	• • • • • • • • • • • • • • • • • • • •	• .
If the debtor is a corporation, for tax purposes of which the case.  Name of Parent Corporation  25. PENSION FUNDS:	list the name and federal taxpayer identification has been a member at any time with the following state of the fo	• • • • • • • • • • • • • • • • • • • •	as an
If the debtor is a corporation, for tax purposes of which the case.  Name of Parent Corporation  25. PENSION FUNDS:	list the name and federal taxpayer identification has been a member at any time with the following state of the fo	thin six (6) years immediately preceding the commencement of the c	as an

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras, Debtor** 

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#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/01/2009 /s/ Gracie A Lumbreras

**Gracie A Lumbreras** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Gracie A Lumbreras / Debtor** 

Property No. 0
Creditor's Name:

#### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Describe Property Securing Debt:

NONE		
be completed for each ui	erty subject to unexpired leases. (All three nexpired lease. Attach additional pages if r	
Property No. 0		
Lessor's Name:  NONE	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
		□ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 07/01/2009

/s/ Gracie A Lumbreras

**Gracie A Lumbreras** 

X Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras, Debtor

Bankruptcy Docket #:

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

# The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. \$1,800 \$1,800

2. The source of the compensation paid to me was:

Debtor(s)		Other:	(specify)
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3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 07/21/2009 /s/ Jonathan D Parker

Attorney Name: Jonathan D Parker LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX) Bar No: 6297378

## Document Page 38 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gracie A Lumbreras, Debtor

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The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/01/2009 /s/ Gr

401622

PFG Record #

/s/ Gracie A Lumbreras

Gracie A Lumbreras

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

**Gracie A Lumbreras Debtor** 

#### **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 07/01/2009 /s/ Gracie A Lumbreras

**Gracie A Lumbreras** 

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Sign & Date Here



Sign & Date Here

Dated: 07/21/2009 /s/ Jonathan D Parker

Attorney: Jonathan D Parker Bar No: 6297378

PFG Record # 401622